

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Scott W. Wentzel  
Christine L. Wentzel  
Debtors

Case No. 19-04941-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 22, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Scott W. Wentzel, Christine L. Wentzel, 3920 Afleet Alex Way, Harrisburg, PA 17110-8912
cr	+ PA Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894
5272189	MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5634517	+ Midwest Loan Services, 2121 Waukegan Road,Suite 300, Bannockburn,Pennsylvania 60015-1831
5634518	+ Midwest Loan Services, 2121 Waukegan Road,Suite 300, Bannockburn,Pennsylvania 60015, Midwest Loan Services, 2121 Waukegan Road,Suite 300 Bannockburn,Pennsylvania 60015-1831
5295011	+ PA Central Federal Credit Union, c/o Bret P. Shaffer, Esquire, Schiffman, Sheridan & Brown, P.C., 2080 Linglestown Road, Suite 201, Harrisburg, PA 17110-9670
5272194	+ Pa Central Credit Union., 959 E Park Dr, Harrisburg, PA 17111-2894
5272195	+ Pa Central F, 959 East Park Dr, Harrisburg, PA 17111-2894
5272196	+ Pennsylvania Central F, 959 E Park Dr, Harrisburg, PA 17111-2810

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@midwestloanservices.com	Jan 22 2025 18:41:00	Midwest Loan Services, PO Box 209, 6th Floor, Hancock, MI 49930-0209
cr	+ EDI: PRA.COM	Jan 22 2025 23:37:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jan 22 2025 23:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AISACG.COM	Jan 22 2025 23:37:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5278029	+ EDI: PHINAMERI.COM	Jan 22 2025 23:37:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
5272139	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 22 2025 18:49:44	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272148	+ EDI: GMACFS.COM	Jan 22 2025 23:37:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5272152	+ EDI: PHINAMERI.COM	Jan 22 2025 23:37:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5288703	Email/PDF: bncnotices@becket-lee.com	Jan 22 2025 18:49:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5272153	+ Email/PDF: bncnotices@becket-lee.com		

		Jan 22 2025 18:49:39	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5272158	+ Email/Text: bk@avant.com		
		Jan 22 2025 18:41:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
5272159	+ EDI: BANKAMER		
		Jan 22 2025 23:37:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5272160	+ EDI: CAPITALONE.COM		
		Jan 22 2025 23:37:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5277279	EDI: CAPITALONE.COM		
		Jan 22 2025 23:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5288722	Email/PDF: bncnotices@becket-lee.com		
		Jan 22 2025 18:49:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5293896	EDI: CITICORP		
		Jan 22 2025 23:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5272165	+ EDI: CITICORP		
		Jan 22 2025 23:37:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
5272166	+ EDI: CITICORP		
		Jan 22 2025 23:37:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5272169	+ EDI: WFNNB.COM		
		Jan 22 2025 23:37:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5272170	+ EDI: WFNNB.COM		
		Jan 22 2025 23:37:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5272172	+ EDI: WFNNB.COM		
		Jan 22 2025 23:37:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5272173	+ EDI: WFNNB.COM		
		Jan 22 2025 23:37:00	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5272174	EDI: WFNNB.COM		
		Jan 22 2025 23:37:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
5272175	EDI: WFNNB.COM		
		Jan 22 2025 23:37:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
5272176	+ EDI: CITICORP		
		Jan 22 2025 23:37:00	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
5272177	+ Email/Text: bankruptcy@firstelectronic.com		
		Jan 22 2025 18:41:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
5272178	+ EDI: AMINFOFP.COM		
		Jan 22 2025 23:37:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5272179	+ EDI: AGFINANCE.COM		
		Jan 22 2025 23:37:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5272180	+ Email/Text: bankruptcy@huntington.com		
		Jan 22 2025 18:41:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
5272181	EDI: IRS.COM		
		Jan 22 2025 23:37:00	Internal Revenue Services, 228 Walnut Street, Harrisburg, PA 17111
5293099	EDI: JEFFERSONCAP.COM		
		Jan 22 2025 23:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5272163	EDI: JPMORGANCHASE		
		Jan 22 2025 23:37:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5282958	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Jan 22 2025 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

5272182	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 22 2025 18:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5288280	Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2025 18:49:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5272184	+ Email/Text: bknotification@loandepot.com	Jan 22 2025 18:41:00	Loandepo.com, Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
5280020	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 22 2025 18:49:39	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5272185	+ Email/Text: bankruptcy@marinerfinance.com	Jan 22 2025 18:41:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5291051	+ Email/Text: bankruptcy@marinerfinance.com	Jan 22 2025 18:41:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5272188	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 22 2025 18:49:39	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5272191	+ Email/Text: Bankruptcies@nragroup.com	Jan 22 2025 18:41:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5272193	+ EDI: AGFINANCE.COM	Jan 22 2025 23:37:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5488041	EDI: PRA.COM	Jan 22 2025 23:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5488042	EDI: PRA.COM	Jan 22 2025 23:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5286241	EDI: PRA.COM	Jan 22 2025 23:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5272198	+ EDI: PENNDEPTREV	Jan 22 2025 23:37:00	Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17128-0001
5272198	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2025 18:41:00	Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17128-0001
5274368	EDI: PENNDEPTREV	Jan 22 2025 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5274368	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2025 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5292505	Email/Text: bankruptcy@roundpointmortgage.com	Jan 22 2025 18:41:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
5272199	^ MEBN	Jan 22 2025 18:35:22	RoundPoint Mortgage Servicing Corp, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
5272203	+ EDI: SYNC	Jan 22 2025 23:37:00	Syncb/Music, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5272204	+ EDI: SYNC	Jan 22 2025 23:37:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5272200	+ EDI: SYNC	Jan 22 2025 23:37:00	Syncb/hdceap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5272201	+ EDI: SYNC	Jan 22 2025 23:37:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5272657	+ EDI: AISACG.COM	Jan 22 2025 23:37:00	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5272205	+ EDI: SYNC		

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		Jan 22 2025 23:37:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5272207	+ EDI: SYNC		
		Jan 22 2025 23:37:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5272208	+ EDI: SYNC		
		Jan 22 2025 23:37:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5272210	+ EDI: SYNC		
		Jan 22 2025 23:37:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5272212	+ EDI: WFFC2		
		Jan 22 2025 23:37:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
TOTAL: 61			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5272157		Applied Bank
5356496	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
5272140	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272141	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272142	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272143	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272144	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272145	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272146	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272147	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5272149	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5272150	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5272151	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5288704	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5272154	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5272155	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5272156	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5272161	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5272162	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5272167	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5272168	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5272171	*+	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5272164	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5272183	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5272190	*	MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5272186	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5272187	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5272197	*+	Pennsylvania Central F, 959 E Park Dr, Harrisburg, PA 17111-2810
5272202	*+	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5293237	*+	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5272206	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5272209	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5272211	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5272213	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5272214	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5272192	##+	NVR Mortgage, Attn: Bankruptcy, 555 Southpointe Blvd, Ste 300, Canonsburg, PA 15317-8592

TOTAL: 1 Undeliverable, 34 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2025 at the address(es) listed below:

Name	Email Address
Bret P Shaffer	on behalf of Creditor PA Central Federal Credit Union bshaffer@ssbc-law.com
Chad J. Julius	on behalf of Debtor 2 Christine L. Wentzel cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Chad J. Julius	on behalf of Debtor 1 Scott W. Wentzel cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Christopher A DeNardo	on behalf of Creditor Midwest Loan Services logsecf@logs.com cistewart@logs.com
Denise E. Carlon	on behalf of Creditor Federal National Mortgage Association bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Federal National Mortgage Association bkgroup@kmlawgroup.com
Martin A Mooney	on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Steven J. Schiffman	on behalf of Creditor PA Central Federal Credit Union sschiffman@ssbc-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

Scott W. Wentzel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2275

EIN --

Debtor 2

Christine L. Wentzel

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4068

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04941-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott W. Wentzel

Christine L. Wentzel

By the  
court:1/22/25Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**